

way to distribute cargo and allowing our ports—and our nation—to maintain their competitive edge.

It is a testament to Councilman Kellogg's exemplary service that the Alameda Corridor is now in full-scale construction, on budget, and on schedule for completion in 2002.

Councilman Kellogg has conducted himself with great honor and integrity during his years as a public servant, and should be commended for his outstanding service.

COMMENDING ISRAEL'S REDEPLOYMENT FROM SOUTHERN LEBANON

HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 25, 2000

Ms. SCHAKOWSKY. Mr. Speaker, I rise in strong support of H. Con. Res. 331, a bill that commends Israel's redeployment from southern Lebanon. I commend and thank my colleagues, the sponsors of this resolution for giving all members an opportunity to formally support Israel's recent withdrawal from southern Lebanon.

We have all witnessed some tough times in Israel's journey toward the peace it desires. This unilateral and courageous step shows the world and especially those in the Middle East that Israel is committed to moving forward for peace.

This decisive action on Israel's part is one of many risks Israel's leaders have proven willing to take in order to make peace a reality. I commend Prime Minister Barak, the members of the Knesset, and the people of Israel for their courage and resolve. I also want to acknowledge the important work of so many in our country who have devoted time and energy to ensuring a bright future for Israel.

I am committed to supporting Israel and helping to guarantee her security so that the dream of peace in the Middle East may one day be a reality.

Along with my colleagues, I hope to see the United Nations bring about a more secure environment in southern Lebanon, including taking action to disband any terrorist organizations in that area.

I am so proud of Israel for taking this meaningful step toward peace. While Israel has shown great restraint in the face of violence, I want to reassert my belief that Israel has every right to protect itself against terrorists or attacks by other nations. Israel is the United States' closest ally in the Middle East and other nations would not be wise to test the strength of the U.S.-Israel relationship.

Again, I applaud Israel for this bold move, and I urge all parties in the Middle East to re-enter serious negotiations for peace in the Middle East. I urge all of my colleagues to vote in support of H. Con. Res. 331, so that this body can be on record in our support for Israel's efforts to bring peace to that nation and the region.

FIRE TRIBUTE TO BROWARD COUNTY'S RESCUE SERVICE

HON. E. CLAY SHAW, JR.

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 25, 2000

Mr. SHAW. Mr. Speaker, I pay tribute to Broward County's Fire Rescue service. Recently, they were named the number one emergency and medical service in the state of Florida.

Broward Fire Rescue has had many outstanding accomplishments this year. They received a grant of \$100,000 to put automatic external defibrillators in public buildings. This program is intended to quicken the process of helping heart attack victims. They were also the first agency in the county to give the heart attack clot-busting drug, Retavase, to patients while on the way to the hospital. In addition, the fire-rescue workers transport heart attack and stroke victims to the county hospital that is best equipped patients rather than just the nearest one. Furthermore, the agency began airing fire-safety announcements before films at Muvico theaters.

I would particularly like to honor the men and women of Broward Fire Rescue for their tireless efforts of providing care for the injured and sick. Without these individuals, the accomplishments listed above would not be possible. The agency should be recognized for their hard work and dedication to Broward County and its residents.

IN RECOGNITION OF THE ROUND VALLEY INDIAN TRIBES STOP VIOLENCE AGAINST INDIAN WOMEN PROGRAM

HON. MIKE THOMPSON

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 25, 2000

Mr. THOMPSON of California. Mr. Speaker, I rise today to recognize Margaret Hoaglen and the Round Valley Indian Tribe's STOP Violence Against Indian Women Program.

A recipient of the 2000 National Crime Victim Service Award, Special Award for Innovations in Service to Victims in Indian Country, the Round Valley STOP Program is an example of how dedication and collaboration with local resources can make an impact on victims of domestic violence and their children in Indian Country.

The Crime Victim Service Award, the highest award for victim advocacy, honors those that have provided extraordinary service and great commitment to victims.

In existence since May 1998, the Round Valley STOP Program has forged partnerships with local agencies, entering into agreements with the Mendocino County Sheriff's Office and the County Victim Witness Unit.

In addition, they completed a draft Tribal Domestic Violence Ordinance that has generated discussion of issues surrounding domestic violence. The program works closely with the local domestic violence shelter and has provided funding for a Children's Program offering care and support for children living in the shelter.

Mr. Speaker, it is appropriate at this time that we acknowledge Margaret Hoaglen and

the Round Valley STOP Violence Against Indian Women Program for the dedicated service they provide to victims in Indian Country. Congratulations to them for receiving this very important award.

HONORING T. L. HANNA HIGH SCHOOL IN ANDERSON, SOUTH CAROLINA

HON. LINDSEY O. GRAHAM

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 25, 2000

Mr. GRAHAM. Mr. Speaker, today I honor T. L. Hanna High School in Anderson, SC. This school has been recently named a 1999–2000 school year "Blue Ribbon School" by Secretary of Education, Richard Riley.

Since its inception in 1982, more than 3,800 of the most successful and challenging schools in the country have been honored by inclusion in the Blue Ribbons Schools Program. The schools chosen for this program must fulfill stringent, research-based criteria for overall academics, excellence. To be eligible to be a Blue Ribbon School, schools are judged in all areas of academics, instruction, professional development, and school curriculum. In addition, honored schools exhibit exceptional levels of community and parental involvement, high student achievement levels and rigorous safety and discipline programs within their schools.

T. L. Hanna High School was one of only four schools in South Carolina honored with this prestigious award this year. In fact, they were one of an elite 198 schools nationwide chosen for this honor for the 1999–2000 school year.

T. L. Hanna High School is an outstanding example of effective public school and is well deserving of this national award. Their parents, students, teachers, administrators, and school officials should all be proud for achieving this special honor. This school is a strong example of excellence in academics in the 3rd District of South Carolina and should serve as a model for schools across the country. I am proud to have this blue ribbon school in my district of South Carolina.

Mr. Speaker, I hope my fellow colleagues will join me in congratulating T. L. Hanna High School for their commitment to educational excellence.

CONSUMER AUTOMOBILE LEASE ADVERTISING IMPROVEMENT ACT OF 2000

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 25, 2000

Mr. LaFALCE. Mr. Speaker, I am introducing today legislation to amend current federal law to provide consumers with more relevant, complete and timely information about the terms and costs of automobile leases. My legislation, the "Consumer Automobile Lease Advertising Improvement Act of 2000", seeks to empower consumers by providing them with the information they need to evaluate lease offers, to comparison shop for the best lease

deals and to make informed consumer choices.

This legislation has been endorsed by the Consumer Federation of America and the American Automobile Association. It also incorporates important changes in current law that have been proposed by the Federal Trade Commission, the Federal Reserve Board and by numerous State Attorneys General.

My legislation responds to the dramatic increase over the past decade in the role of leasing in the market for new and used automobiles. Leasing has clearly changed the way Americans approach their second most important consumer transaction—the family car. Automobile leases now account for over one in every three new car transactions, over half of all transactions for higher cost luxury automobiles, and also for a large and growing percentage of used car transactions.

While leases can be advantageous for many consumers—offering lower monthly payments, manageable down payments and lower maintenance costs and typical financing arrangements—they can also involve considerable risks and hidden costs. Consumer Reports magazine has consistently warned consumers that a lease is “not the simple transaction it’s made out to appear” and can often result with consumers “paying thousands of dollars more” than necessary. The confusing terms and complex calculations in auto leases create numerous opportunities for deception and fraud. According to the National Consumer Law Center, “no area of fraud over the last decade has been more endemic and widespread than that involving auto leases.” Last year the National Association of Consumer Agency Administrators listed auto leases among the “top ten complaints” expressed by consumers to local consumer protection agencies.

CONSUMERS’ RIGHT TO INFORMATION

While government can not, and should not, seek to dictate the way auto leases are structured, calculated or sold to the public, I believe it does have a responsibility to assure that consumers receive relevant and accurate information about lease terms and obligations. The consumers “right to know”, as embodied in the Truth In Lending Act and other federal statutes, clearly requires that consumers have something approaching a level playing field when attempting to compare lease and purchase options and when trying to negotiate the best lease deal. As the Comptroller of the Currency, John D. Hawke, Jr., commented recently, “consumers must have information to make wise choices in today’s complex financial world.”

Two problems, in particular, need to be addressed. First, under current industry practices and federal disclosure guidelines consumers do not have a right to know some of the most important and necessary information for evaluating a lease offer. They do not have a right to know the applicable lease interest rate, or so-called “money factor.” They don’t have a right to know what consumer incentives are available from manufacturers, lenders and dealerships. They do not have a right to know the residual value of the vehicle they wish to lease in advance of receiving the actual deal. In short, they have very little basis on which to evaluate or compare lease offers.

This is information that every automobile dealer has at their fingertips, but it’s not available to consumers. It is available in industry

publications, it is available on computer programs provided by manufacturers, banks and finance companies, and it is often written on large boards in the back offices of dealerships or on a single sheet of paper in the desk drawer of the lease manager. Yet, this information is typically withheld from consumers.

Unfortunately, federal law requires only that relevant information about lease terms and costs be fully disclosed to the consumers at the time of lease signing, after they have agreed to the terms of a lease. By then it is too late to negotiate a better deal and it is clearly too late to comparison shop with other lease offers. As a special task force of State Attorneys General commented to the Federal Reserve Board several years ago, current lease disclosure standards tend to “sanction the hiding of valuable information from consumers.”

The second problem centers on the fact that lease advertisements provide little of the information consumers need to understand and compare various lease offers and to avoid the unnecessary hassle and manipulation that can occur at many dealerships. The problem of lease advertising is visible every day—in television advertisements that boldly promote attractive monthly lease payments while scrolling other costs and conditions illegibly across TV screens, in print advertisements that hide important lease terms in virtually unreadable print, and in advertising generally that fail to disclose substantial consumer costs and liabilities. These ads are virtually impossible to read or understand and offer no basis whatsoever for making thoughtful shopping comparisons.

Many lease advertisements attempt to confuse consumers by not distinguishing between lease and purchase offers or by merging the terms of both transactions in unreadable print. Others feature attractive lease payments that apply only to a single vehicle, to previously-driven “loaner” cars or to other vehicles whose lease terms are not representative of the lease the dealer will generally offer to the public for vehicle of the same model.

Many lease advertisements also feature low, “come on” monthly lease payment that are artificially reduced through a number of common devices. The advertisement of extended or irregular lease terms, such as 28 months or 42 months, rather than 24 or 36-month terms typically offered consumers, can misleadingly lower monthly payments amounts. Substantial required down payments, typically hidden in small print, can produce the same result. Mileage allowances that are considerably below the mileage that most drivers require or accept can inflate vehicle residual values and also reduce monthly payments, while hiding substantial lease-end excess mileage charges. Many lease advertisers typically employ all of these devices.

Clearly anything goes in lease advertising under the current system. Left to their own devices, lease advertisers have one purpose in mind and one purpose only—getting customers into the dealership where they can be misinformed and manipulated into accepting almost any available lease deal. There is no desire to adequately inform or educate consumers. The primary purpose of lease advertising is to bait consumers with misleading or incomplete information that minimizes real costs and makes it virtually impossible to compare alternative deals on comparable vehicles.

In their comments to the Federal Reserve the State Attorneys General expressed concern that “automobile lease advertisements have, for several years, generally failed to adequately disclose material information consumers need to make informed decisions.” The Federal Trade Commission echoed this sentiment, stating that current “misleading advertisements” may significantly hinder comparison lease shopping, in direct contradiction of the purposes of the Consumer Leasing Act.”

PROVISIONS OF THE LEGISLATION

The legislation I am introducing today addresses these problems by requiring that move relevant and uniform information be provided in lease advertisements and that information on key leasing terms be made available to consumers far earlier in the lease process. It would do this in a number of ways. First, lease advertisers that highlight a monthly lease payment would have to include a calculation of the payment using a formula that includes several fixed lease terms. These are relatively standard terms found in consumer leases, but often manipulated for purposes of advertising: (a) a lease term of 24 months, (b) no required down payment or capitalized cost reduction, and (c) a mileage allowance of 12,000 miles per year (b) no required down payment or capitalized cost reduction, and (c) a mileage allowance of 12,000 miles per year (or other allowance that the Federal Reserve determines as more reflective of typical automobile usage.)

While seemingly minor, this change would eliminate much of the artificial differences between advertised lease payment amounts, thus highlighting more basic cost differences between competing leases. Advertisers could also included a different monthly payment amount in an advertisement for the same vehicle, as long as it is not featured more prominently than the required information, and provided also that they identify the varying lease terms—a required down payment, a longer lease term, etc.—that explain the difference between the two payment amounts in print equal in size to the monthly payment. This change would provide a relatively uniform monthly payment amount that makes it easier for consumers to compare advertised lease payments for similar, comparably-priced vehicles. It would also help inform consumers of the potential options available in auto leases, of how changes in key terms will affect monthly payments and of the potential costs and penalties that may be hidden in otherwise attractive lease payments.

Second, my bill would require that automobile dealers post in a conspicuous location in their dealership a listing of all customer incentives available to consumers on vehicle models they offer. This would include special interest and lease rates, cash rebates, special vehicle residual amounts, regional promotions and other special offers available for both lease and purchase transactions by auto manufacturers, banks, leasing companies and local dealers. This public information that can be invaluable in helping consumers make an informed choice among competing vehicle makes and models and in deciding whether to lease or purchase the vehicle they’ve selected.

Third, my bill would also require that automobile dealers make available, both in a conspicuous location within the dealership and to

individual consumers upon request, a written statement for each vehicle model that is available for lease that describes the key lease terms used in calculating payments under the leases—specifically, the rebates and other incentives available on leases for such models, the lease interest rate or money factor, and the vehicle residual value. "By knowing the money factor and residual value", Consumer Reports has emphasized, consumers will "be better able to compare lease deals." Disclosure of the money factor, in particular, was emphasized in comments by the Attorneys General Task Force "as a matter of the consumer's basic right to know."

Fourth, the bill amends current advertising standards to require that advertisers clearly identify advertised payments as applying to lease transactions and that highlighted lease terms that apply only to a single vehicle, or only to a limited number of vehicles, be clearly and conspicuously identified in advertisements.

Fifth, the bill would incorporate in current law several important changes in lease advertising advocated by the Federal Reserve Board and the Federal Trade Commission. It includes Federal Reserve proposals to increase the maximum contractual obligation amount of leases that are subject to federal disclosure and advertising requirements to \$50,000 to accommodate the higher cost leases routinely offered in today's marketplace. It would clarify the "clear and conspicuous" disclosure requirement in current law with more detailed "reasonably understandable" standards implemented by the Federal Trade Commission in its 900 Number rule and other industry advertising orders. It strengthens the FTC's authority to enforce lease advertising requirements by seeking civil penalties in federal court. And it would codify the prohibition, enunciated in recent FTC enforcement actions, against advertising that highlights that no down payment is required on a lease when, in fact, substantial undisclosed payments are required at lease signing.

Finally, my bill would clarify that the requirements of the Consumer Leasing Act apply not just to television, radio and newspaper advertising, but to all potential lease advertising in publications, videotapes, toll-free telephone numbers, newsletters and commercial mailing and fliers. It would also bring the Consumer Leasing Act into the electronic age by extending disclosure requirements to advertising in computer programs and internet web sites.

TRUTH IN LEASE ADVERTISING

Mr. Speaker, other than purchasing a home, buying or leasing an automobile is one of the most important consumer transactions for most American households. It shouldn't be a confusing or an intimidating experience. Consumers have a right to know all the relevant costs and details before signing a lease. And they deserve to have adequate information to comparison shop for auto leases in the same way they shop for a mortgage or any major consumer purchase.

By introducing this legislation I am simply trying to extend the principle of "truth in advertising" to the auto leasing process. My legislation does not dictate how leases must be structured or transacted, but requires only that dealers make available to consumers the relevant information about costs and terms they

use to calculate a lease. For an industry that puts so much emphasis on the operation of free markets, I find it hard to believe that automobile manufacturers and dealers can oppose providing consumers with the information they need to make informed marketplace decisions.

I believe this is important and needed legislation that can transform the entire auto leasing process in ways that will benefit both consumers and automobile dealers. I urge my colleagues to give careful consideration to the changes and initiatives I have proposed in this legislation.

RECOGNIZING CENTRAL NEW JERSEY NOMINEES TO THE U.S. SERVICE ACADEMIES

HON. RUSH D. HOLT

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 25, 2000

Mr. HOLT. Mr. Speaker, I rise today to recognize a group of very special young men and women from Central New Jersey. One of the most important duties of a Member of Congress, as well as one of the most enjoyable, is nominating students to the U.S. service academies. In an age when media portrayals of young people are increasingly negative, getting to know students through the nomination process is an important reminder of the patriotism, dedication, and excellence of America's youth.

From a pool of over 60 students from my district who went through the rigorous and time-consuming process of applying for a congressional nomination, I am very proud to say that 14 young women and men from central New Jersey will be enrolling in America's service academies this year. They are the very best of an exceptional group, and I was proud to nominate them.

Six young people from the area will be attending the U.S. Military Academy at West Point, NY, and will be commissioned as officers in the U.S. Army. I would like to recognize Margaret Nenchek of Califon, Alan Van Saun of Titusville, Frank Aburto of Freehold, Michael Rapiejko of Princeton Junction, Thomas DiRienzo of Oakhurst, and Michael Lynch of Flemington.

Five young people from central New Jersey will be attending the U.S. Naval Academy at Annapolis, MD, and will be commissioned as officers in the U.S. Navy. I would like to recognize Jason Mortimer of Lebanon, Adam Farber of Cranbury, Lily-Ann Thomas of Branchburg, Matthew Latyszczek of Kendall Park, and Frank McBride of Tinton Falls.

Two young men from my district will be attending the U.S. Air Force Academy at Colorado Springs, CO, and will be commissioned as officers in the U.S. Air Force. I would like to recognize Keith Fitzpatrick of Princeton Junction and Kevin O'Reilly of East Brunswick.

One young man from central New Jersey will be attending the U.S. Merchant Marine Academy. I would like to recognize Frank Megna of Titusville.

Mr. Speaker, I hope the House joins me in noting the accomplishments of these young men and women, and in wishing them the

best of luck at the service academies and in their careers.

H.R. 4370, IMMIGRATION RELIEF FOR THE SUPPORT STAFF OF FERDINAND MARCOS

HON. PATSY T. MINK

OF HAWAII

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 25, 2000

Mrs. MINK of Hawaii. Mr. Speaker, in 1986 President Marcos of the Philippines was granted political asylum in the United States to avert civil conflagration because of a popular uprising against his regime. The civil unrest arose following a controversial election in which President Marcos claimed to have defeated Corazon Aquino but was widely accused of election fraud. Growing street demonstrations in support of Mrs. Aquino raised fears of violence against what many viewed as a fraudulent election result. President Marcos left the Philippines on February 25, 1986 at U.S. urging and went into exile in Hawaii.

President Marcos, his wife Imelda and 88 members of his staff and their families were advised that they were being allowed into the United States with "parole" status for the convenience of the U.S. Government. This status is a legal fiction in which the individual is physically present in the United States but had never been "admitted" to the United States. The Immigration and Naturalization Service (INS) can terminate parole status at any time. The individual can be treated as if he or she had entered the United States illegally and had no right to be here. In this case, it is extremely unfair.

INS has instituted proceedings to expel some of these individuals and their families but not all of them. There does not seem to be any pattern to which individuals have been selected.

These immigrants were invited to the United States to help care for President Marcos who was already ailing and died in 1989. They were told that they could bring their families with them. They have been in the United States for fourteen years and are fully integrated into our society.

These people should not be deported. They came to the U.S. for an important reason. Because that reason is now past should not cause us to turn against them.

To rectify this unfair treatment, I introduced H.R. 4370 on May 3, 2000. The bill grants the individuals and their families the right to remain in the United States. These honest, hardworking people came to the United States at the invitation of our government. Their presence was known and they have done nothing to violate our immigration laws. To uproot them would be an injustice to them and their families that we should not allow.

The exile Marcos government in Hawaii was instigated by the U.S. to save the Philippines from political turmoil and rebellion. Those who came to implement this policy to end civil unrest in the Philippines should have the protection of this government.